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Fecha. 12 de Diciembre 1829

Dirigido a l Gobernador del Estado.

Firmado por. José Ignacio Vedugo Pres. y Cosme de la Vega, Srio.

Asunto. Representacion que el Ilustre Ayuntamiento de Culiacan
lleva al Esco. Sr. Gobernador del Estado, para que no permita
la reunion extraordinaria de la legislatura del mismo.

CHRISTIAN BANKER.

EDITORS.

"The Love of Money is the root of all Evil."

Published Weekly.
(Sixty a Year, in Advance.

CHICAGO, WEDNESDAY JANUARY 5, 1853.

NUMBER 1.

"Light, more light," exclaimed the dying Goethe. And this cry is widening, and deepening, and swelling from the continents and the islands, and wherever the sails of commerce dash the shadows of the stars.

Mind is waking up in all its omnipotence. It has expended its energies upon the universe of matter, and there it has achieved its triumphs—Mind has made the elements the vessels of its will—has chained the storm and made it record its history upon barometers and tide gauges—has taught the stars of heaven chronology, and the lightning to speak in all the languages of civilized man. But the noblest triumph is to come. As the diamond polishes its fellow, so mind is destined to act upon mind, till man is restored to the early glories of his being—is again a little lower than the Angels, and God is all in all. Fulton and Paton are doing their work. Russell and Mazzini are doing theirs. But more is still required. The blinding light of gold must be abolished. Labor must be elevated and redeemed.—Oh! for a prophet's harp to swell upon the theme! Shall man—man—with a past fewish Angels ministered, and Jews wept, and a future more glorious than the dreams of poetry, and more eternal than the ken of prophecy, shall this proud one and banner his firmament with Gold? And shall he accumulate the yellow dross to pamper passion—to deprave appetite—to oppress his brother—to shorten existence and dwarf the hopes and energies of the free and imperishable spirit? Against all this we combat. Oh! how much is to be done. How few are ready for it! How very few comprehend its vastness! We have to attack selfish prejudices, and passions and interests, which have grasped, intertwined society, like a serpent and an eagle wreathed in fight. In the work we have undertaken, we shall encounter consecrated avarice, crowned oppression and hereditary humbug. We shall have to war with appetite and cruelty, and the very doubts and fears of those whom we would die to save.

Form must be met by reform—and the still small voice of conscience is to be heard and heeded in the din, where our custom has been chasing Hallajahs over incorporated wrongs.—For we strike at the root. "The love of money is the root of all evil. If this is radicium, make the man of it.

We shall not spare slave plantations nor slave ships, nor slave souls. We shall not seek to propitiate the swine merchants and the shrine builders. We believe that the only way in which anything can be accomplished for the good of men, is to carry religion in life and business—to make business a religion. A religion not standing coldly aloof like a Pharisee pointing to the grave-stones; but a living breathing religion that can teach men how to live and act, pouring love and sympathy into every transaction of life. We want christians at the counter—christians at the

loom—christians at the helm. Of any other kind of christianity, we say let the dead bury its dead. This will be the peculiar province of the "Christian Banker."

In furthering our object, we shall not be governed by the motto "give a little, and grieve all you can," but shall aim to enforce the precepts of Jesus Christ, rather than those of Robin Hood.

But we shall not be limited in our efforts. Whatever tends to dispel the association of labor with infamy, dirt and rags; whatever tends to show that right is not necessarily connected with gilt calf and black letters; whatever tends to show that the requirements of duty are universal and not fractional; whatever tends to elevate the slaves of appetite, avarice, wilfulness, ignorance, and injustice to be kings, priests and queens—sovereigns by a nobler title than of blood, and priests by a holier imposition than the hands of men; whatever tends to educate, elevate and redeem, manhood, womanhood, or little children, shall find us its herald and advocate; untrammelled by shackles of gold or shackles of silver.

We labor not for corruptible things, such as these. We aim to become fishers of men. And in this work we ask the co-operation of all. We want their most earnest and energetic co-operation, and willing endurance. We want those who will talk about reform and write about it; who will think about it and act it out. Men who are ready like Paul to fight the wild beasts of Ephesus, and if necessary, like Telemachus, to die within the breach. Genius must come with its eternal messages, and religion with its whispers of love and philosophy in its native right, and labor with its million voices as waving like the voice of God.

The bonds of friendship and fellowship must be torned lovingly around the hearts of all. In- stead of the battering ram of the crusaders, we would bear the trumpets of Jericho, we would use the music of humanity to touch the voluntary vital soul of man. Ever and everywhere must truth be presented in all her varied forms of beauty. Theories, be they ever so threadbare and gilded, must disperse before the light of facts and arguments that smile with all power of facts.

The understanding must be enlightened, the conscience awakened—the whole man, moral, intellectual and physical, must be renovated and ransomed. All this is coming to pass by the presentation of truth. Who will stand still? Christian! Philosopher—Patriot! will you? Will you like the trampled slave of the Jordan, while over your head the Hosts of Progress are singing and marching into the promised land? Will you be indifferent? Will you stand aloof and shake your head and mutter suspicion—or will you come with a hero's heart and a brother's sympathy to hasten on the right? The work is great; it must be done; and glory be to him who does it.

To Abolitionists.

Friends! we call you friends, for we know that the heart which pulsates with the down-trodden and oppressed, is a friend of right, and therefore a friend of ours, for we are for the right. Our appeal is to you, because we have been plying with you in the dark hours, as well as the sunshine of abolition. We say to you, that as we warred with wickedness and wrong then, we are only advancing in the same glorious mission.

The powers of Darkness are fortified by the heavy accumulation of money, and they are trying to prevent us from radiating intelligence among the people, knowing that light and truth will overthrow their systems of fraud and extortion. Too long have the honest tiling earnings of this State been fleeced out of their savings, by a set of shingles who have fattened upon the public earnings.

But the band-writing is on the wall—Behshazzar trembles—the Banks have stopped discounting—the bills flow back for the specie—they have not got it—they never had it—they must expend—and then the dependence is upon the promises of a Bankrupt slave holding State, payable thirty years after date.

Just as sure as God reigns, the Bills of the Bank of Chicago will be success upon the nation in the West; and soon the people shall know that there is not only a difference in name, but a living, real, vital difference between the BANK OF CHICAGO and the Chicago Bank. They shall also know that there is a difference between Seth Paine & Co., or Paine, Brothers & Co., and I. H. Burch & Co. Circulate our paper and aid the cause of truth.

A few weeks ago we issued our prospectus for the Monthly Christian Banker. We sent 2,000 copies of this to different parts of the country and the world, and have received such responses from far and near, as to force upon our minds the necessity for a Weekly issue to-day, and very soon a Daily.

We had been convinced of this necessity, by our own judgment—but now backed as that judgment is, by hearty assent, from the good and true throughout the land, we go forward. We have adopted for our motto—what we have we feel, and practice in our souls—the language of one of God's heroes who accomplished the overthrow of as corrupt a set of monopolists as those with whom we, as instruments in God's hands, wage a moral warfare.

Like old Oliver Cromwell, we will "put our trust in God, and keep our powder dry."

"Armed as he was, with the principles of right, we intend to go forward—yet merely to secure the protectorate of a nation, but the approbation of an enlightened people, our conscience and our God.

THE CHRISTIAN BANKER.

The General Banking Law.

Although this law (so called) has been voted upon by the people of Illinois, there is not one in twenty of those people who ever read it, and not one in twenty who know it, or know what it imports it. There was just as much blindness and ignorance involved in that vote, as in the late election of Louis Napoleon to be Emperor for life. We stand aghast and wonder at such ignorance. Why need we wonder that Frenchmen should act so blindly, when we see men of much greater intelligence going on—*en masse* for a law which for aught they know, may be the very one which the Frenchmen voted for?

There are two or three principal points in this law about which the people, both the readers, and those who never read the law, are in error. One is, *that the organization of a bank is not complete without the deposit of stock.* Another is, that there is no right conferred to issue anything, either as a certificate or bank bill—*without being signed by the Auditor.* So thought the people of Great Britain and the Tories of '72, in reference to the Stamp Act, and the real reformers with the great and good Washington as their medium, and the Great God as their guide, were seven years teaching them their mistake at the cannon's mouth.

The manufacturers of law (?) in those days, supposed that a contract was not valid unless one of their stamps was placed upon it. The people thought differently, and refused stamps also, and they threw the Ten into Boston Harbor.

The enemies of freedom passed this Banking Law. No light they intended it for a guide upon the people. No doubt they expected that those born to rule by "right divine," would have the "irregular" ones of earth under their own thumb. They have failed, and now any one can issue certificates of deposit, or any other form of Bank Notes they please, *under the law.* The reader of section nine, will see that after organizing, the association shall have power to carry on the business of Banking, and to exercise such incidental powers as may be necessary to carry on the business.

It is the business of a Bank to receive deposits, and the incidental to receiving deposits, is the issue of certificates. A certificate of deposit is then a legal issue—this all most admit. The only question is as to the form. Will any one pretend that the Legislature had power, or has exercised the power to say what the *form* should be? Let him point to the law—tell the section—the paragraph—the line—the word. It is not there. Then the certificate is legal—and we shall make this appear still more clearly, if possible, when we have said. We say then to the monopolists, that we are ready to meet them on legal grounds, as we have and shall do on every other position. We want your Stamp Act, and your duties on Tea. We shall give the people gold for the certificates, and make their hearts glad by setting an example to monopolists which will be followed, and *they will be rebuked.* The reaction is already felt. Not a Bank in this city will loan a dollar—but we say to the people, that before sixty days roll away, money will be plenty for legitimate uses, and the wall be six per cent or less.

This "holding up," is the necessary result of the lies which the monopolists have told about us and the reaction has been on themselves. Our condition has been growing better all the time—and we are stronger to-day than ever. We may have to fight a more than seven years' war—but ours is not fought with carnal weapons.

"Cannon balls may aid the truth,
But thought's a weapon stronger;
We'll win our battles by its aid,
With a little longer."

The following are all that relate to the organizations and powers:

Sec. 6. Any number of persons may associate to establish offices of account, deposit and circulation, and become incorporated upon the terms and conditions, and subject to the liabilities prescribed in this act; but the aggregate amount of the capital stock of any such association shall not be less than fifty thousand dollars.

Sec. 7. Such persons, under their hands and seals, shall make a certificate, which shall specify:

First. The name assumed to distinguish such association, and to be used in its dealings.

Second. The place where the business is to be carried on, designating the particular city, town or village.

Third. The amount of capital stock, and the number of shares into which the same shall be divided.

Fourth. The names and residence of the associates and the number of shares held by each of them respectively.

Fifth. The period at which such association shall commence and terminate; with which certificate shall be acknowledged and be recorded in the office of the recorder of the county where any office of such association shall be established, and a copy thereof shall be filed in the office of the secretary of state and the auditor of state; and upon the recording of which certificate the persons or association of persons aforesaid shall become a body politic and corporate, by the name assumed as aforesaid, for and during the time fixed in the certificate, and by such name shall have power to make contracts; to grant and receive; to sue and be sued; to plead and be impleaded; in all courts and places wherein legal or judicial proceedings may be had; to have and use a common seal; and alter the same at pleasure; to have, hold, use and enjoy property, real, personal and mixed, with the rents, issues and profits thereof; and to exercise all other powers conferred by this act; and all grants or conveyances of real estate to be under the seal of the corporation, signed by the president, and countersigned by the cashier.

Sec. 8. Such associations shall have power to carry on the business of banking, by discounting bills, notes, and other evidences of debt; by receiving deposits; by buying and selling gold and silver bullion, foreign coins, and bills of exchange; by lending money on real and personal security, and by exercising such incidental powers as may be necessary to carry on such business; may choose one of their number as president, and one as cashier and such other officers and agents as their business may require.

It is ancient times, Mercury was the God of Merchants and Bankers, and by a curious coincidence, of gamblers and thieves. And every year there was a solemn procession to his temple, to make sacrifices and receive forgiveness for the fraud and robbery committed during the year. And, strange to say, the same connection exists between the bankers and their old parents, to the present day, only now they omit the yearly atonement. And it certainly is a grave question whether such a system is worthy of a Christian nation.

E. W. Willard!!!

E. W. Willard is cashier for Geo. Smith & Co. ten years. Our first meeting was at his neat log cabin at Hollidays' Grove, on Fox River. He kept "Bachelor's Hall" with a gentleman by the name of Pickering. Every thing had the aspect of neatness and order, and what was more to us, of hospitality. We were taken then for "the Peter" (a name that has served associations to our mind). We were fresh and joyous from our native green mountains. Our friend Willard was from an adjoining State, and as the early settlers were developed among corn bread and common doings, they were purifiers of the genuine humanity which was such a state always begets. So we felt the power and kindness of our friends (though strangers) Willard and Pickering. We staid in their cabin—wag at the foot of their own preparation, and never did we enjoy a better repast.—We left our feathered horse with Willard—he treated *our* horse kindly, and when able to travel sent him home. We took some forty dollars of silver which we collected of "Uncle Peter's" money, and made our way across the trackless prairie by way of Walker's Grove, (now Plainfield) and Joliet, to the Hickory Creek Settlement where we staid with one of "Uncle Peter's" friends, and the next day, with *our* load of silver, we started, like the previous day, our way home to Chicago.

Many years rolled away. We became a merchant, Col. E. D. Taylor and J. S. Breese were our partners, and we have loved the Col. ever since. We did a business largely for these days. We began and through the stormy years of '36-'37 and '38. We came out bright and shining, our integrity unimpaired. We bought out our partner, and continued the firm with Theron Norton, down to 1841, when we sold out and retired to Lake Zurich.

There for years we commended with nature, a d rank deeply from the fountain of God. We became a reformer—we made the commencement on ourselves. As we derived light, we gave others the benefit. No man came to our house but what found sympathy, kind and friendly. Our great hearted, kind and loving wife was always ready and willing to lie down with me upon a pallet of straw, and give up our house, our room and our bed, for the comfort of others. We have endeavored to make our lives a living daily sacrifice to our fellow men; and we enjoy this day the sweet satisfaction of a approving conscience, the hearts of the people and a smiling God.

My friend Willard left this quiet retreat on the lovely Fox, and came to Chicago. He concluded he could not "make a living" by farming.—He went into the Receptive office, performed the duties none the worse for having been a farmer. He now had changed from a land tiller of GOD, to a land seller of MAN.

Oh! how great that Fall! Adam's was not greater when driven from Paradise.

One evil step began another, until Willard went into the office of J. L. Burdett, the Banker, who declines being one of the faithful; and well he may, for among the faithless, none have fallen lower amongst that host who bow down in that pile of stones that raises its spiral head and looks

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out, in blasphemy, upon yonder lake. There, for fifteen hundred dollars per annum, the Priest biographies the Deacon, the seaman, and the people, into the belief that Christianism may amass fortunes by falsehood, fraud, hypocrisy, and tyranny; make orphans by crushing heirs, and pay four dollars for a carriage to ride where they can pay, out twenty-five cents worth of sympathy to the widow and fatherless. Here endeth the second lesson.

Now our friend graduates into the office of Gen. Smith, a man in whose heart I never throbbed a generous emotion, and in this school, for years, has our friend been educated. The sequel is to be told, and wonder will not be excited, because a man is trained so well he will walk. Here for years he has held the people of this city in the most contemptible subservience, serving them down to the tightest notch, and then making them believe that it was a great favor to swap their credit, backed by the best security, for his pictures without any security whatever.

Verily we blush to think that it we have been made a victim to some extent ourselves. There are noble and generous merchants, produce dealers and others, who have spent the best of their time trying to sustain Smith's credit, and then begging the privilege of buying it half again at twelve per cent. and Smith is now wallowing in exorbitant, and wasting this vast extortion between wine and abandoned women. Truly they have worked for a great end. ☉

When we commenced our issue, our once friendly and hospitable Willard was the first and only Banker in this city to endorse and propose that we should leave a few hundred dollars on deposit, to secure him in taking, and thus give our bill character. In our apparent weakness we yielded to the impetuous demand. Again does our friend send for us—he finds that Burdett and Scammon, and a few of their intimates, are trying to discredit our circulation—in order to bring us in as his ignorantly supporters, our extremity, he asks us to make a strict deposit of money, refusing to take the best city name, or the best city property, but asks us to give a certain deposit of money to entitle us to the privilege of being received at his counter. Right then the living God came to our aid, and is the integrity of our soul we told him, "No!"—"No, E. W. Willard we follow our weak sense once—we feel strong now—we will yield nothing—do your worst—we will have to redeem every dollar of our circulation as fast as present. ed."—"But," says Mr. Willard, "don't get into a passion, have I not always taken an independent course?" Yes you have—independent of every body—so could we be truly independent of humanity as of God—as independent as the desire for a fine mansion, hoary wealth, and twelve per cent. will allow. Your independence will soon be tested in a way you little dream of. The hand writing is on the wall, and the interpretation is—Thus art weighed in the balance of humanity and found wanting.

☉ The motto of the Royal Exchange in England, is "Doubter dies twice." O Lord direct us.

And it would be well if some other monied institutions which we have in our eye—should adopt and follow the same strange device.

Chartered Rights.

Monopoly thinks if a charter can be obtained, that the day is gained. Mr. Clay said in his great speech, that 200 years of Legislation had sanctioned and sanctified Negro Slavery. This was said in 1855; but were he alive this day, he would hardly dare to speak so great an absurdity. Lord Mansfield in the famous Somerset case, made a decision, which overthrew the jurisprudence of 200 years, his own decision being reversed among the rest. So prone is mankind to live in the past, so prone are they to hold on to the traditions of those who have gone before, that right and truth have less to do with men's action and decisions, than the old time honored wrongs of earth.

The Judge of today sits as a more automaton. He decides no case as a Judge, or as a man upon the principles of the Great of other days—but surrounded by a herd of petty Geyges who cite the authority of all the dead, and summon whole libraries of misty records—he makes up his mind like the school boy at his Arithmetic, by calculating the number of say-so's on one side and the other, and then splitting the difference—this being called his decision in the case. Now and then may be found a man who breaks away from these books of fables and errors, and perhaps so far transcends his position as to decide a man cannot hold property in man, when straightforward, the hosts of monopoly lay are down upon him, his name and fame blackened, and in his defence he only proves his damnation by showing his course to be right.

Charters are simply a means by which monopoly seeks to perpetuate wrong. Hence it is said that what one set of Legislators do, no matter whether right or wrong, just or unjust, cannot be repealed by any other set, but has become vested in the person or persons to whom granted. Of this class of acts were those laws of the Modes and Persians by which Daniel was cast into the Lion's Den, against the wish of the law-making power. He could not pardon because his laws were a *finis*.

The only way that the right of trial by jury could be got from King John, was by seizing him and forcing him to sign Magna Charta.

This social pillage of liberty was first enjoyed through a movement that to-day would be called a mob. Taking advantage of this belief in the public mind, like old King John, our Legislators think they have a plan under that specious name of Charter, by which a set of rascals can perpetrate any amount of villainy. But they have adulterated the common law to our courts, and among the elementary and best law writers, may be found embodied this sentiment—that any law which contravenes natural right, common justice, or the laws of God, is no law at all.

All citizens do such of these three things. To give one an exclusive right, is to exclude all others from that right. If the one has not the right naturally, which the Legislature granted him, then it would be a crime against nature, and therefore void and wrong. If the right was a natural one, then it belonged to all, and to exclude by charter any from its enjoyment, would be unnatural and wrong.

Chartered privileges are monopolies, and no Democrat can go for them. Charters are the

grave of individual being. So soon as the charter is granted, an Institution—a thing—has taken the place of a man—a man has lost his individuality, and is on the road to slavery—he is a slave. Hark to the voice of the South. "THE INSTITUTION OF Slavery."

Digest that, as I we shall have something more to say about Charters next week.

We are indicted!

Yes, we are indicted! Moses was indicted by Pharaoh; and David was indicted by Saul. Daniel was indicted by Nebuchadnezzar, and Stephen was indicted by the Jewish Priests; and thousands of the early martyrs were indicted by Roman emperors, and died rejoicing in the flames. Luther was indicted by the Pope, and so was John Huss, and Jerome of Prague. Cromwell was indicted by Charles the first; Milton was indicted by Charles the second, and John Bunyan was indicted by Charles the second's brother. Baxter was indicted, and peaceful William Penn. Galileo was indicted, and so was the inventor of printing. William Tell, Robert Bruce, Robert Emmet, Kosuth, Adams, Hancock and Washington, all were indicted. Yes, Jesus Christ himself, the Savior of a hopeless world, thank God, he was indicted. Time would fill me to tell of Simeon, Barak and Sampson, of Jephthah and of Gideon, and of the prophets, who through faith subdued kingdoms, wrought righteousness, obtained promises, stopped the mouth of lions, quenched the violence of fire, escaped the edge of the sword, out of weakness was made strong, waxed valiant in fight, turned to flight the fierceness of the aliens who Paul says had trial of cruel mockings and scourges, yea, moreover, of bonds and imprisonment. They were crowned, they were sawn asunder, were tempted, were slain with the sword, they wandered about in sheep skins and goat skins, being destitute, afflicted, tormented, of whom the world was not worthy. These glorious names—God's heroes—Truth's martyrs—all of these were indicted.

Moses was indicted for loving his brethren—Daniel was indicted to gratify a tyrant's whim—David was indicted for obeying God rather than man. Stephen was indicted for preaching the truth. Luther was indicted for his hatred of monopoly; and so we are. So are all those triumphant names which are written high and blazing on the scroll of fame, and in the Lamb's book of life.

The indictors of Moses perished in the Red Sea. The indictors of Sampson brought ruin on their own paths. The indictor of David was reduced to the level of the beasts. The indictor of Cromwell lost his own head. The indictor of Luther is yet standing, all his sevenfold hills, and Austria is quaking, too, in terror of the day of wrath. And let them indict us. The opposers of the people's cause, traitor's cause and God's cause can no more escape the coming retribution than the monopolists of old, when God let loose his avenging thunderbolts, and there was not a house in which there was not one dead.

☉ Fanny Paine has been admitted a member of the firm of Paine, Brothers & Co., and has been chosen Cashier of the Bank of Chicago.

Banking in London.

The reader must know that there is a class of retail traders in London who keep accounts with Bankers, but who seldom or never have the privilege of the *entree* to the Bankers' parlor. This privilege is almost exclusively enjoyed by the Merchants and Wholesale dealers, and on this account the retail tradesman scarcely knows the person of the Banker with whom he lodges his money—or the Banker that of his customers. This gave rise to a curious scene betwixt a Banker and a Baker, one of his customers. It happened on a certain day that the Baker had paid in to his account a large sum of money, and on his retiring from the Bank, he passed on the step of the door, and began to reflect which way he should steer his course. While in this state of uncertainty, as luck would have it, our Banker came up; and as he could not pass the Baker without touching him, and as the Baker was in his working gear, he very haughtily said "move away fellow." This language applied to a man who just paid in £500 to his account, which already had an equal sum to his credit, was to say the least, very irritating, and such as the Baker thought no doubt he ought to resent—for he replied—"I shan't move for you, nor any one else like you, and what is more, if you address me again in that manner, I'll put your nose in the gutter."

The Banker not being in his turn used to such a mode of address, still authoritatively ordered the Baker to move, and let him pass, or he would let him know who he was. Words ran high.—At last the pugnacious Baker, unable any longer to restrain his passion, with one blow, for he was a powerful man, knocked the Banker into the gutter. The Banker's fall shook Lombard street, but, unlike most Bankers who, when they fall, fall like Lucifer, never to rise again; he did rise, and rushing into his Bank, covered with mud, fuming with rage, and followed by the Baker, he called loudly for the porter to fetch a Constable to take this fellow into custody.

The Cashier, who but a few minutes before had attended upon the Baker, to his utter amazement witnessed this extraordinary scene. He immediately ran to the Banker, and like a second Mentor, whispered in his ear, "That is Mr. Jones, our customer." These few words acted upon the excitable feelings of the Baker like oil upon troubled water; for, without uttering another word, he retired to his room, where "the perspired like an ox;" he was nervous and vexed.

After a while he requested the Cashier who'd calmed the Baker, who had been chewing the cud of his resentment outside the door.

This the Cashier soon effected, and the customer was, for the first time, introduced to his Banker, when apologies were interchanged, and the Banker and the Baker from that day were well known to each other.

Woman's Rights.

We have been for years an advocate of Woman's Rights, and have encountered the sneers of those who would make her a toy or a slave.

We have watched with lively interest, the effort of that noble hand who are at work in Con-

vention and otherwise for the elevation of Woman. It has been ours to extend the hand of practicality whenever we could, to this down-trodden class, which by the laws of this State, are ranked with *INDIANS, LUNATICS and NEGROES*. In order to show our contempt for all such law, and still more for such a public sentiment as keeps it in being, we have chosen a woman for Cashier of our Bank; and we are going to open a school for teaching such females as have mind enough to know their rights, and preparing them for such position as they are adapted to, so that they may command that respect which has hitherto been denied them.

Taxation!!!

On every hand we hear the hoarse growling of the volcanic fires that are burning beneath these institutions and pretences by means of which ill-nature has hitherto prolonged its cursed existence. "My taxes are enormous," says the farmer who comes to our counter for the gold to pay interest to a set of loaners who have swindled the State, bought up her bonds at sixteen cents on the dollar, and now hold them for the full value. "My taxes are enormous," says the merchant, who cannot enjoy the privilege of *having goods to sell*, without these blood suckers being after him. "My taxes are enormous," is heard from above, below, around. Where is the end of submission? Read it in Isaiah, in Germany, in all Europe.—Allow an Arab and they take an ell. The only way for Christians who ask for no government but that of Christ, is to pay no more taxes; submit to no further exactions; no longer lend your aid to sustain a rotten, corrupt and ungodly system;—a system which from Pharaoh to Frank Pierce has done nothing but deny the right and inflict the wrong.—Re-use to pay your taxes for any purpose whatever. Call this treason you who will; we are ready for the prison, the stake or the block! We pay no more taxes!!!

We have a home on the shores of Lake Zurich, which we have been trying to make valuable to somebody for many years. We have paid hundreds of dollars of taxes on it—this year they demand fifty dollars more—but we say, "millions for defence, but not one cent for tribute."

Run on the Banks.

There is a band of resolute men organizing all through the country, for a run on those banks which have promised to pay specie, and who are known not to have it. The people who know are determined to explode the specie humbug.

As evidence of the weakness of men in so extended a position as the Wisconsin Marine & Fire Insurance Co., Geo Smith has got this Bank of America at Washington City, in order to have several strings to his bow; and then he gets up a great sign of the same name over the door of his office in Clark street, trying a humbug which intelligence need not swallow, in order to pass off a million or two of this illegal and irresponsible trash. Smith has organized his Bank of America, got engravings similar to those of the Washington Bank, has twenty thousand circulation of the stock secured, and any amount you please of the other. Fear like charity begins at home. We judge Smith is afraid of a run on his Wisconsin,

because he undertook to pay as a check on New Year's day in some of this country trash, and when we demanded Wisconsin, got mad about it, and exhibited as much narrowness as though his ruin was nigh. We tell Smith that he may may well tremble. His day is run, his end drawing nigh. He has laid up in the hearts of the people the feeling which, fifteen years at twelve per cent would naturally begot. How much sympathy he will have in the coming run remains to be seen. We know nothing how much Wisconsin and Bank of America shippers he has afforded, but this we know, that the circulation is enormous, and that he has got to pay the specie on it as long as he has a dollar, and then the difference will be known by the holders of the balance.

We say then to the holders of Wisconsin and Bank of America, get the gold while you can.—The crash is coming!

Look out!!

Burch is trying to palm off all kinds of shill-pins, in payment of elinks when the deposit has been made in gold, silver and eastern money. Don't take them! You that have checks on Burch or Smith or any of the Banks, can demand the gold or eastern money, and don't be imposed upon. It's won't, though they have tried to pass their trash on us, and we shall then take it back. Let the people stand up for their rights.

Scraps of History.

On Monday the 27th of March, 1758, Richard William Vaughan was committed to Newgate for forging the notes of the Bank of England. He was tried and convicted on the 7th of April, and executed on the 1st of May. This is the first instance on record, of any one suffering death for forging Bank Notes.

The first emission of paper money in this country was made by Massachusetts in 1690. This emission had its origin in a debt contracted for the expenses of a military expedition to Quebec.

Bank Panic!

The re-action has commenced, and will fall heaviest on those who began the war. George Smith & Co., I. H. Burch & Co. and others, are under protest for refusing to pay demands upon them, except in the widest kind of shill-pins.

They are all broke, in a legal sense, and will be unable to pay even shill-pins, soon. There is no Bank able stand the run, except the Bank of Chicago, which pays Gold.

PAINE, BROTHERS & CO.,

Christian Bankers and Dealers in Exchange.

All kinds of business relating to Money or Exchange, will be done with promptness & fidelity, at a Christian price.

48 CLARK STREET, CHICAGO, ILL.

A Branch is established at Newbern, and C. M. Hawley is appointed Manager.

Men of capacity who are willing to do business on Christian principles, and who desire to engage in business, will be the only Agents or Partners in each town or city. Free to who sympathize with the idea of making business a matter of religion; please let us know the names of suitable men & women in their locality and we will open correspondence on the subject.

Our aim is to be a helper the reformers of this country in a business phylax—a brotherhood of mercy—and we are about to do it. By the power of Christ, we shall be a basis of union, and we shall pay freely in every part of the world. Jan 1

CHRISTIAN BANKER.

JOHN M. HOLMES, } Editors.

VOLUME I.

CHICAGO, WEDNESDAY JANUARY 12, 1853.

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God's Heroes.

Well sang the Bard of Scotland, "The rank is but the guinea's stamp, the gold's the gold for a' that." Yes, *yes*, a guinea's stamp, and a hero too, if he have a heart yearning for sacrifices and a will unshaken by circumstances, whose ambition is to know the truth, and whose life is to act it out. Yes, these are God's heroes. And though their shoulders may be bowed and their foreheads furrowed by the hand of toil, though theirs may be a rough hand and the clouted shoes of Gibeon and garments old as the fashions of Shem, and Ham, and Japheth—the man's a man for a' that. All honor to thee, thou heroic one! Unseen toil in God's great temple. Thine actions are going up to God as a more acceptable sacrifice than our vain chattering. And thy tear of sympathy and accents of encouragement speak voiceless and yet glorious like the anthems of the stars. Did I say unseem—but not unfail. Thine energy is the energy of attraction, of electricity, which mortal cannot see; but which mountains and planets feel. Every reformer must be a sacrificer. Every sacrificer is a hero. And there have been heroes in all ages. When the Cholera came over our land like the merciless foot falls of the destroying angel—when sympathy fled from the contagion, when help could not be brought with gold, when even affection had deserted her shrine, then did God's heroes, called on earth "sisters of charity," outstretch the stars by the bedside of infection and despair, like the blessed angels that strengthened the Savior in his agony. Yes, there have been nansen heroes in many a hospital, prison and humble home whose names are unchronicled except by God, who have shown a heroism greater by far than that of the Roman Senators, when they calmly sat in their curule chairs of state, and waited for the death stroke of the Gauls. And such heroes there have been from the days of the first martyrs down to the martyrs of Alton and Emswag. Moses was a hero and chose to suffer affliction with the people of God. Noah was a hero, and stood up in opposition to the ridicule of all the world. Abraham was a hero, and went forth not knowing whither he should go. David was a hero, and was ready to be a door-keeper for God. Daniel was a hero, and the Lions stood in awe!

John was a hero, with his sackcloth garments in his desert home, and at last he cheerfully laid down his life for the greatest hero of all. None but heroes are driven to the manger for a birthplace, by the Herod's of Earth. Athanasius was one of God's heroes, and Paul and Polycarp, and the martyrs of Vienna; and so was Luther, Wickliffe, Wesley, Bacon, Clarkson and Howard. And on the Records of Earth there are no nobler names than Lady Jane Grey, Elizabeth Fry and Hannah Dix—heroes all—names that vibrate on our tongues more sweetly than Milton's

catalogue of flowers—vibrate like the whispers of affection o'er a death-bed. And our heart swells with gratitude and hope, as we think of Boosher, Massey, Garrison, Whittier, and Gerrit Smith—earnest sacrificers—real reformers—and we would not think so far as to forget the heroic names of James H. Collins, Philo Carpenter, Allan Pinkerton and Daniel Kent, nearer but none the less ennobling. Contrast these names with your Jaddases, Van Burens, Arnolds and John Thompsons, with your Burch's and your Barr's, and then clap your hands for joy, that all men are not liars—but that God sends us heroes still.

The Garden City.

There is much in a name. Yes we loved Chicago before it had a garden. We have loved her long and loved her well. Here we expanded, from boyhood to manhood. Here we have tasted many a cup of joy with which no stranger intermeddeth. But there are other objects of love which attach as strongly to the home of our youth. There are men and women whose names are associated with the early history of this city, who constitute a circle of peculiar interest in our recollection. We like to think of those who struggled through the times that tried men's souls, and who though greatly embarrassed, scorned to take advantage of the Bankrupt Laws.

Such were Gard on S. Hubbard, Archibald Clybourn and John H. Kinzie. We think of those Water Street Merchants, Dole & Pruney, Harmon & Loomis, the Kimballs & Porter, Dr. Kimberly, Gilbert Knapp, Jones & King, E. B. Williams and "Uncle Peter Cohen." We love to think of Col. Beaubien and his reservation, which was wrung from him much as the monopolists of to-day would like to prejudice us by the exercise of the money power.

We remember the effort to galvanize the Military spirit into the people, and how it was crushed by cloying vagabonds for officers. We remember the garrison, the soldiers and the officers, who used to mingle day and night with the people of the town—for Chicago was a town then. We remember the great and good natured Dr. Maxwell. We remember Wolf-Point and the Indians, Bob Kinzie, Bill Forsythe, Solomon Jannan and Gross Point. We remember the first, second and third Tremont House; and we remember Dr. Couch, the builder and keeper of the first and the last. We know of no man who has done more for Chicago than Ira Couch. Lots of men who were not of the first-born of Chicago, will stand by and let Couch improve, build palaces and enhance their property, while they lie still like the dog in the manger, and will neither sell at fair prices, nor improve themselves. His Tremont is a princely palace, and ranks as high as any House in the country. But what of that? Why talk of Houses, when the mind of Couch

cannot only conceive of something far ahead of that, but will soon demonstrate his power by building the first structure in the Nation.

Couch is one of the master spirits of the West. What he is in the way of public building and improvement, John Wentworth is to the Press. I well remember John in his start here—and though he was started by the use of Bank Notes—still he had a basis of industry and unconquerable will. John is by far the most independent editor of his country. He does business on the Cash principle, and is a perfect hero in his way. Success to the Chicago Democrat and Long John. What Wentworth is among the printers, R. K. Swift is among the bankers,—straight-forward, prompt, energetic, bluntest—he has attained a position which many might envy. He has systematized his exchange business so as to reach the whole civilized globe in the Swiftest manner. He is none of your puffed up and foppish dandies who swell because they have attained a *po-r-ri-a-on*.—He is the same R. K. Swift now, that he was years ago, when he had no position. These are the men we like—men that are men—men who don't live a few years, and die the balance of their lives. They are men of progression—men who keep along with the times.

When we landed in Chicago, near twenty years ago, there was no Harbor—no vessel had ever been borne upon the bosom of its river. A Steamer then was a novelty. Now we have a Fleet of Schooners, Brigs, Ships, Propellers and Steamboats. Then we imported all our cattle, pork, or worse. Now we export largely more than we buy. The rate of exchange was against us largely, then—now it is nearly down to par—and would be at a discount, if the people knew their rights, as they shall in the columns of the Christian Banker. The good time was 25 to 50 per cent. for money; now there is no greater certainty than the reduction to 6 per cent. or less.

Stock Security.

Of all the dodges with whom we are acquainted, the stock system grows the climax. As the late Mr. O'Connell used to say—"It out-bags Bannagher." The stocks are deposited, it is said, for security. And now J. V. Sisson and his clique are trying to get a *mandamus* to compel the Auditor to give up the stocks, that they may present them for a share of the spoils taken out of the people of this State. No doubt the bonds are perfectly safe, safe as Sodom and Gomorrah at the bottom of the Dead Sea.

Wisconsin Money.

Wisconsin and Bank of America, are offered freely at two per cent. discount, and considerable panic exists in the market, owing to Smith's refusal to give anything in exchange but the meanest kind of shillpennies.

THE CHRISTIAN BANKER.

Bank of Chicago.

This Bank is organized under the General Banking Law of Illinois. The only business of the bank is to issue certificates of deposit, designed for circulation. The whole issue made is small, and it will soon be transcended by an issue of our individual firm. Branches will be established in every principal town in the nation. A currency uniform in value all over the country will be secured, which shall be at par in New York and New Orleans, and all intermediate points. We shall do this by the night that slumbers in the hearts and nerves of the arms of tens of thousands of heroic reformers, scattered through the land.

The certificates of the Bank of Chicago are used as currency by our firm, and loaned out on good security, the borrower exchanging $\frac{1}{4}$ of the amount he takes for other current money, and giving his note for $\frac{3}{4}$ at the same time agreeing to redeem every bank as fast as it may be returned to the bank.

Suppose he take	1,000
He leaves other money	250
He leaves his note	750

And as often as one-thousand or \$100 come in, he takes it up and gives other in its place. Thus every borrower becomes his own banker. It will be seen that in addition to the securities received by other banks, we require an actual deposit of other money to $\frac{1}{4}$ the amount, and the active exertions of the borrower to keep up the circulation till he pays his note. By retaining the rate of interest at 6 per cent, and arranging for a still lower rate, we call the sympathies as well as the activities of every man who borrows the money.—He is, in fact, completely identified with the bank.

No run or panic can gain any credence when active paying friends are located at every point. No run or panic can ever affect us, for there never accumulates in the bank more than one-tenth of the circulation.

Thus our friends will see that we have common sense as our charter, and humanity as our basis and the people's sympathy and benefit for our end, with greater security than any stock bank. Therefore with all boldness we say—let Legislators gibber—let Grand Jurors indict—let Pharisees laugh at our religious opinions, and sneer at our banks as a compound of blasphemy and humbug. But we tell them that they will have little reason to laugh when the land is awaking, when the people are rising, when the earth is falling, when their banks are breaking, and they themselves with their Hunker creeds and antislavery charters, are swept away into the refuges of lies.

We learn that the celebrated "Faulster's Bank" has deposited ten thousand yards of Lawyers red tape, taken at ninety-eight cents a yard, and ninety-nine cents on the dollar. This is deposited with Sheriff Bradley for safe keeping, being daily marked and measured by Two-penny Rightw, Esq. As the purchase has left them without a cent for business, they intend to issue a mandamus on Bradley, that they may share the taxes with the prisoners.

The Fools not All Dead.

The people of Chicago, the wisest and biggest of them, bankers and brokers, merchants and all, go to Hartford, Connecticut, to get pictures which will circulate more freely than anything engraved in the west. And not only do they bring this here, but even boast that they have good Eastern money.

Langhast holds both his sides and says, "well, when if it is Eastern—does its goodness depend upon the point of the compass?" Hartford people are not as big fools as all some of the Chicagoes. What is the result? Read it all ye who have not lost all brains. Hartford gets up pictures at less than one-fourth per cent, on the dollar, and loans them to Tucker, and Tylor, and Curran, and Seaman, and Darch, and Penson, and a hundred others, at from three to six per cent, realizing out of these men's activities, enough to make Hartford quite a city, while the very elements are slumbering here waiting for action. And so Chicago men have built up Hartford, wharves, and stores, and bridges, and colleges, and princely mansions. Chicago labor has built up Hartford credit, and paid for the transportation of both commodities both ways.

We are ready to loan Chicago credit to any man or set of men, who give good security, and satisfactory evidence of character, and who wish to use the money for the legitimate purpose of commerce, at as low a rate as they can get Hartford credit.

And we will not go to Penn Yan, or Little Falls, nor Milwaukee, nor Mt. Cleary, nor Guilford, nor Texas, nor Popocatepete, nor the District of Columbia. We will give you Chicago credit, and we pledge ourselves to reduce rates as fast as the field widens, so shaping our course as to aid all the moral, social, and physical improvements of the age—beginning at Chicago, although some well versed in legal lore insist on that it is "the center of the peace and dignity of the people of Illinois." Recollect that we stand here as the people's agent. And a week or two ago, when the 10th-ists were trying to run us—it was not as some of the 10th-ists in the country when they were running. Every dollar as fast as presented at our counter is redeemed by some one of the people. And so the monopolists will find out perhaps before long. Meanwhile their efforts have reminded as of one of the exploits of Lancelot Gulliver, and another of Mrs. Purginton.

Friends of Freedom.

We appeal to you who want to see a fair field fight between high and low interest—between joint stock monopolists and the people's rights—between individual freedom and the aristocratic few—between theory and practice—between right and wrong—between liberty and slavery—between science in the vaults, and bankrupt slaveholders bonds in the Auditor's office.

A short, you who want this battle fought, and are willing to supply the ammunition, just send us the bill of all these City Banks, which promise to pay specie, and claim to be legal, and we will put their experts to testing the law and compel them to sue for process, reduce the rate of Exchange, lower the rate of interest, and be honest men, or quit the field forever.

Run on the Banks.

Gentlemen, especially Bankers, who live in glass houses, should never throw stones.

The regular "wholesale" of his city have been running up and down in the streets begging for Gold! Gold! Gold! and offering to pay the retail price. The falsehoods which they told, and which we have reduced to six per cent, and which we have reduced to stop, or they will have to come down to the same level, are re-acting upon themselves. The people are rushing in upon them, and there is nothing surer than their down fall.

They have no basis. They borrow the money to pay the premium, and then gave the registered bills to pay for the stock. These bills have been put afloat in New York and elsewhere, in hopes that the ignorance of the people might give them into credit, and they keep them circulating until doom-day, the time when the hauss upon which John Thompson founded them, should become due. These bankers have invested their funds in Bankrupt State Bonds, payable 30 years after date, and have nothing left to pay their bills when returned upon them. They gave the bills for the bonds, and now seek to make the bills current, as the harburg is, that such a basis is worth anything. As well talk of a man lifting himself up by the seat of his pants, as of a bank being secured, based upon stock purchased with the bills issued upon these very bonds.—Mind is up a stump—humbug is exhausted—knavery is below par or grand is, in looking for any further business. Too-folly can go no deeper. The sulphurous fumes of wrong stories himself can find no parallel, except in the knavery of John Thompson, with this pretended security for banking. No wonder the people want to realize the specie on them. No wonder a death struggle between, and that the Banker is ready to "impale the wretch" who will expose their fraud. Wisdom and common honesty demand that we speak out boldly and plainly upon these matters. We tell the peo, don't keep one dollar of these stock secured notes; realize as fast as possible, the credit is coming! Many old shrewd establishments have got up one of these concerns of similar name, with a view of palming off large amounts of their other trash upon an unsuspecting community.

Smith has got one with a circulation of 10 or 20,000, called the Bank of America. On the credit of this contemptible humbug he is forcing into circulation millions of his Bank of America at Washington, which is a regular cheat. It has not even an office in Washington, and has been constituted for one payment already. We say to the people beware! Stand from under! The Wisconsin Marine & Fire Insurance Co. is in the most precarious condition, and, like the other, must go down—and if the people do not get out of the way, they will perish with the Phillips.

Look Out! Look Out!

There is a banking establishment situated on the corner of one of our principal streets, which is paying out the Illinois River bank, Richmonds Exchange Bank, Mineral Bank of Maryland and Macon County Bank.

John Thompson.

We cut the following "Reporter for some few words to print."

"A word to the remedy."

"The Notes of Indiana being seen and Government there at 10 or 11 per cent, as any paper more than *I, John Thompson*. The Notes of the bank preparing to go into one of which is on the average, but our New York Bank did not buy of us of Wisconsin can pay per mile, and what may be ours (and do) thus making bonds and notes, which, confound the cent."

Your face bright well as 10 or 12 in addition to the sales the other for you to favor your remedy easily for without any extra and sending in a (Don't) 's the too hard. Poor like a g-nile she Remember the and the Bank of her Lot's) why rests or dividends, is to say the most, in sets of a rotten pay up a few dollars.

Take our advice point of all. and the subscription book and autographs. Ohi! my any desire to see members of society each money steals his own from our own even proved as to stop the demand to the pocket to criminalizing yourself said No. 2, Wall banks as help how many take encouraging banks, take my bonds take my bonds country, (and are not) (Term cover).

John Thompson and the Dear People.

We cut the following paragraph from Thompson's Reporter for December; in which we interpose a few words which Mr. Thompson forgot to print:

"A word to the people of the West, on Currency."

"The Notes of the Free Banks of Indiana and Indiana being secured wholly by good (?) State and Government Stocks, (which I have sold them at 10 or 11 per cent. premiums) are as safe as any paper money in the world. (Every thing that John Thompson, of West St. No. 4, is safe.) The Notes of the Wisconsin Free Banks which are preparing to go into operation, (and out of every one of which I expect to make \$5,000,) will be on the average, better secured than the issues of our New York Banks (where I am sorry to say, did not pay by me.) One-half of the securities of Wisconsin can be in R. R. bonds, at \$8,000 per mile, and taken at 80 cts. on the dollar, which may be sure I am interested in (from this cause) than making them a better basis than the bonds and mortgages taken in this State, (on which, confound the lack, I did make 21 per cent.)

Your free banks are taxed for your benefit (not less than 10 or 12 per cent. on the dollar.) This fact in addition to the safety of your currency, (besides the other fact I mentioned) should induce you to favor your free banks by laying their currency aside for future use, (you can get along without any currency for the present, you know) and seeking in all other notes for redemption—(Don't ask the bob-tails for gold—that would be too hard. Poor fellows, I have fleeced them like a gentle shepherd; don't they take them alive.) Remember the fate of the State Bank of Illinois, and the Bank of the United States, (also remember Lot's wife) and don't forget that all currency which rests on the life or assets of private individuals, is to say the least precarious, (and, to say the most, not half as safe as the life and assets of a rotten, burred Slave State, which will pay up a few days after the Millennium.)

"Take our advice. (This is the most important point of all. It will be found in the Reporter, and the subscription is only \$2.00 a year—coin bank and newspaper thrown in.) (Take our advice. Oh! my dear Western friend, if you have any desire to keep honest and be respectable members of society, take our advice,) and hold only such money as will be good if the banker steals his own assets, dies, or fails, (for judging from our own experience, he here may get so depraved as to steal their own property, and even descend to such a depth of infamy as 'to rob one pocket to enrich the other.') Be wise in keeping yourself safe, (that is take care of No. 1, and No. 2, Wall St.) Be wise in favoring such banks as help to pay your taxes. (Don't mind how many taxes they make,) and be wise in encouraging banks in your vicinity. (For you do take my bonds when you do take the men that take my bonds.) They help your town and country, (one too,) they are the better known, and are advertisers for your section of the country." (Terms \$2.00 per month. See outside cover.)

(And now, in conclusion, dearly beloved—be sure—don't, please, for I am just as sure that honesty is the best policy, as I am that I have several hundred thousand dollars of Virginia stock, which, by the way, I will sell for 4 per cent. less than the board of brokers. Oh! be honest be wise! I don't give you full details on these subjects, in the Reporter, under the heading of "New C. interfere," and take our advice, swallow down all my paragraphs for gospel, and all my hob-nails for currency—take it all down, for, as a friend of mine remarked in the Chicago Democrat, "take me all in all, you never will look upon my like again.")

The Galena & Chicago Railroad
"Thrown Out."

Y. S., folks say that this Railroad has thrown out bills of various banks. Just as though a Railroad could raise out a bill. We tell the people that rails nor roads are to blame in this matter.—J. Y. Seamon and William H. Brown, are the power behind the rails, and when the people learn to discriminate between a rail and a man, or between a bank and a man, we will tell them how to bring these gentry to terms. Just the same fact is enacted here in this city, daily, and has been for weeks, and yet there are men whom Burch and Seamon have got so completely under their thumb and heel, that they dare not withdraw their deposits, and place them where they won't be kept trotting back and forth like so many French Dancing Masters, or Dumping Machines on a Railroad, whenever they have a bill that has been loaded at six per cent. instead of twelve.

The certificates of the Bank of Chicago are the representatives of cheap interest. We put exchange down to 3 per cent. three weeks before any other banker, and we now draw for one-half for money at par in this city. Then these latter day Saints, come poking along after us, and reduce the rate of exchange to 3, but pretend to make no difference between an specie, Eastern bills, and the various shipshippers, which a set of scoundrels are setting about using the protecting Eagle of a stock security name; the stock for which was paid for in the very bills of the bank which claims the stock as a basis. Great foundation this, it is sure! Yet this Railroad will take Wisconsin and Bank of America, and the issue of such other banks, as like the Bank of America, are already broke, or rapidly following in its wake. Money which comes out at one place, and is payable at another, simply for the purpose of shipping the Devil round stamps or stocks, is whipping the Devil round to be put down. All indirection is fraud; and the fraudulent shall be burned up with the fire which they themselves have kindled.

Now we say to the people along the line of this Road or any other, which refuse bills, the issue of which are men of intelligence and honesty, and especially when doing business in Chicago, and the redeeming their bills in gold and silver we say that you can reach these Railroad rascals in many ways. One is to pick up all the Marine Bank and Burch's Bank you can, and send it to us, that we may demand the coin.

If they won't let you ride on their Rails and pay their exorbitant prices in solvent bank bills,

simply because Seth Paine has set his name on them, and will farther, because he goes for the people against the monopolists; just pick up all their bills and send them in for Gold. Of this, they have only a small proportion; and it worries them to pay gold a good deal more than it does you to be thus villainously troubled by Burch and Seamon, and then have them paid it off on the rails.

Wisconsin Money Down!!!

We stop the press to announce that we sent two \$1 bills of Wisconsin to Smith's corner, for redemption, and he finally made a raise of that amount in "The Farmers' Joint Stock" Canada concern. This is the best we have been able to do with him for some time past, and have been obliged to protest his paper here, as others have the Bank of America at Washington—where he does not even keep an office.

Every thing looks like George was going to CANADA or Scotland, and we again warn the holders of both the Bank of America and Wisconsin, to realize, as quick as possible.

There will be a large commencement made by drawing his coin at Milwaukee, in a few days, and then follows the general rush, and to the poor victims who come in at the eleventh hour, the Smith never had any money to redeem currency.—He left Chicago some time ago. He is said to be laying around New York somewhere, but everything indicates his intention to leave the country. He is trying to mix in lots of the Bank of America, to help the appearance of his enormous Wisconsin circulation, which floods every part of the country. He recently paid one engraver \$2,500 for new engravings. Look out! Look out!

Sheldon's North American Reporter.

The title to this journal is a good one—and Sheldon is a very clever fellow in his way. But we do not consider it truthful or valuable in matters of money. We were in hopes that it was to be something which the country seemed to demand—but are much disappointed. So far from being an able and fearless exposé of financial principles, its contents are of the wispy wraith common place things which are written and printed by machinery, in the commonest newspapers of the day.

He quotes various kinds of money at a certain rate, making specie a standard, and then pays off in all sorts of shipshippers, which need shoving over again, as much as those for which they were given. Every weak senseless assumption and political error come out about regular banks and shipshippers, and at the same scores of those Washington shipshippers known to be worthless, are quoted as good, so that the people may be deceived, and the country flooded with worthless trash—not worth the powder that would blow it up. Will our friends please define the term shipshippers—and tell us what a regular is. We consider the Reporter in the main, a humbug.

Biographical sketches of Ruthschild, Martin Van Buren and Col. E. D. Taylor, are ready for publication in our next. We shall print off a few thousand extra copies for them and their friends.

The Public Reception.

The sale of the Banker has been unparalleled. We were obliged to increase our edition to meet the demand.

We are neither Pharisees nor Ishmaelites; we only aim to tell the truth.

In battles the soldiers do all the fighting, and the General gets all the glory. In Banking, the clerks, tellers and book keepers are the real heroes, and for them and such as them we write.—Wait a little longer brothers. Do your duty.—Only for a little while shall such men as Farwell and Noble be tools for Willard, himself the tool of Smith. But a little longer and such men as Tinkham and Davidson, will not be blown round at the breath of Scammon's nostrils. We have known Tinkham ever since he was a boy in the hardware store of David Hatch, and he knows more of Banking than Scammon does of all things put together. Tinkham will make friends.—Scammon never had one. Tinkham makes money because the people like him. Scammon makes money and the people curse him. There are men in Burch's office, who have a far greater knowledge of business than he,—to say nothing of moral honesty. These names would constitute a phalanx of business men who might as well work directly through the people, as to do all the work and let these ignorammes enjoy all the benefits. How much better for themselves. How much better for the people!

The Merchants & Mechanics Bank.

This Bank is owned and controlled by its honest and correct set of men as are any Bank of Issue in our city. They were the first Bankers in the State to dare issue certificates in legal form, untainted by the deposit of bankrupt stocks.—They broke the ice which ignorance had congealed around the minds of the people, and looked those scoffers from John Thompson down, out of countenance. Only one step remains for them to take, in order to insure public confidence, and that is to get up those bonds, cancel those bills, and sell the bonds before they go down on their hands. Broun was pushed out of the Macomb County Bank because he was too honest for their use, and they abjured him out as the same culprit did me from the Illinois River Bank, and now in the coming crash they think to sustain Macomb by paying out Illinois River, and if need be, to bring the Michigan City Branch to their aid, and thus by the variety of their diabolies, they think to avoid a hasty plate of soap.

Beware at Wanakegan.

The Macomb County clique have employed D. O. Dickinson to do the dirty work of prejudicing the public mind against the Bank of Chicago; the secret being that they wish to establish a Bank at Wanakegan themselves, and feel disappointed that our firm has established a branch at that place.—A letter from Wanakegan says that Illinois River Bills are as plenty as hail stones.

A desperate game is playing by these gamblers upon public credulity. We say to our friends, stand from under! The Macomb County has no basis, and never did have. The men who manage it are possessed of neither honesty or respect for humanity.

Illinois River Bank.

Col. E. D. Taylor having become uneasy because he heard that R. K. Swift said he was interested in the Bank of Chicago, requested me to tell Swift that he was mistaken; and that he, the Col., had no interest in it. Therefore I take this opportunity to state publicly, not only for him, but for my own relief, that Col. Taylor has no connection directly or indirectly, with the Bank of Chicago; and that I have sold out, or rather was gonged out of my right to the one-half of the Illinois River Bank; said gonging perform d by said Taylor, as a reward for years of toil and service rendered him.

I wish also to state that I am neither morally nor legally bound for the Bills of the Illinois River Bank; and my friends who see my name attached to the old bills, may know how to act in view of the coming crash, which a most surely to attend all this class of Banks. I say to them—don't depend on me, for I will not hold myself responsible for their payment.

SETH PAINE.

Individuality.

The great distinction of our day is the opposition that battles with incorporated wrongs—opposition to Monopoly. Banking ought to rest on private credit just as much as selling dry goods. And let not that credit be given until the man has shown himself, by his integrity and capacity, worthy of credit. The following is an instance in point:—A private banker resting on the people's faith, and this in a land of monopoly, under the overshadowing influence of the Bank of England.

In a borough town of importance in one of the Northern counties of England, dwelt a respectable d goods merchant, possessing a good connection with the farmers frequenting the market of the town. Although the name of Robin Hood had lost its terrors, those of the celebrated robbers, Turpin and Nevison, filled all men's mind with fear, and with good reason; for they and their fraternity exercised their calling with such energy and success, that it was always a matter of doubt with travelers, whether or not they should arrive in safety at the next inn, or their destination, whatever that might be. With the farmers above alluded to, there were more than ordinary grounds of alarm. The town almost adjoining the far-famed exploits of Robin Hood and his merry men, was admirably situated for a levy, by their less romantic successors of extemporaneous taxes. To avoid as much as possible, the losses thus arising, farmers having full confidence in the honesty of the merchant with whom they dealt, made him the depository of their ready cash. Ready cash of his friends, was, to our merchant, as valuable as capital of his own, and paying for ready money was profitable. Still money remained idle in his hands; and, by still greater, he extended accommodation to his neighbors. Our dry goods merchant now became famous for his extraordinary command of money, and his correspondence extended to distant countries.

The next step was now taken by our adventurous shop-keeper; he allowed a small interest to his friends, the depositors. The n a business flourished to such an extent that it swallowed up

the old one, and our dry goods seller became a banker, proper, and no longer a merchant. And thus was founded the firm of Smith, Payne & Smith, one of the greatest banking houses in England, and from whom was obtained the memorable Thornton loan. Now why this merchant needed legislation after his banking sign was up, more than he did before is a mystery to us.

They Hang Their Heads.

The Bob-nits are like whipt Snails. Not only has John Thompson bobbed them five to ten thousand dollars each—but witt little they have left, hangs between their legs, when we present their bills for coin, and they whine and beg, ask us to wait from Saturday till Monday, to enable them to borrow a few hundreds, and thus prevent the notary from protesting and thus destroying what little confidence the people have left in them.

We pity men who have undertaken business which they do not understand, and although they treated us bad, although they joined in the hue and cry of "Crucify the Nazarene," "put down the people's friend," we can yet look down from the cross on those who they have nailed us, and say, "brothers, you have done yourselves harm."—You had intended us wrong, but it has reacted on yourselves. Our prayer is for your forgiveness, on the ground of igni grace—you knew not what you did.

We trust you have learned a lesson which will last during the short financial career before you.

When you get ready to open shop and resume specie payments, we shall treat you as equals—meaning we say, that if you ever resume and put your rate of interest down to six, we shall be ready to drop down to four per cent. We calculate to lead in every good work. We warn you beforehand, that we shall do the business cheap.

Next Week.

Subscribers from abroad will bear with us, when we tell them that our time has been mostly taken up this week in a practical trial with every body in this city. Having flayed the rascals until they are sore enough, we shall, next week, be less local in our articles for the Banker.

We hope our friends will send in their subscriptions, and disseminate the truth. The subscription is put down to the cost of paper and press work.

PAINE, BROTHERS & CO.,

Christian Bankers and Dealers in Exchange.
All kinds of business relating to Money or Exchange, will be done with promptness & fidelity, at a Christian price.

48 CLARK STREET, CHICAGO, ILL.

A Branch is established at Wanakegan, and C. M. H. W. is appointed Manager.
Branches will be located in every part of the U. S. in States. Men of capacity who are willing to do business on Christian principles, and wish to engage in this business, will be chosen as Agents or Partners in every town or city. Free to all who sympathize with the idea of making business a matter of religion, will please let us hear the names of suitable men or women in their locality and we will open correspondence on the subject.

Our aim is to band together the reformers of this country in a bank and phalanx, and to show the world—and we are about to erect a Pyramid of Chastity, which shall be a basis of credit also, that will pass fairly in every part of the world.

That, too, was the ground of my right to commence business as a Banker, like R. K. Swift, but not to issue certificates without the deposit of broken State stocks. No, no; public sentiment would tolerate no such thing. What is "public sentiment?" It is the people who come to borrow, and are right glad to take the money, and say it is good, and give the best of security for it, and agree to stand 'by' through thick and thin for its redemption? Is this the index to our right to issue; or must it come from the hot beds of vice, aristocracy and crime? Is the voice of the people less the voice of *right*, than it is of *God*? The people said we were right—God said we were right. He came to us in ways and times

which selfish men can never know, and there in the chamber of our soul held audible converse, and the voice of all this Universe was agreed out in beautiful harmony, and came about upon which made all heaven ring. "Go onward!"—"right onward!" "Onward we went and onward we shall go." The press that took our bribes of gold, and said we were every part a man, now bribed by a bigger pile, says we are a scoundrel—a cheat—an unworthy of public confidence—our issues are illegal, and they must be put down. The people only, the fight is begun—the battle was hot—General after General is wounded—some are dead, but among all the people not one is scared. The Banking and banking lions have not injured. Both are more than the lions of Nebuchadnezzar did Daniel, and no man who lives as they do and did, on "Palest and water," can be conquered or injured by all the lions in the vast universe of God.

We had a right to leave, but the corrupt public sentiment which flows through priests, politicians and lawyers, all tainted by the pural exhalations of rum, tobacco, and high living, must stick its snaky head through the gates of the people's paradise and tell them what is "right." Back to your lifting places; raise the towers of credulity and blindestness of constitutions, to cover the nakedness of your depravity and lat. Remember that the all-seeing eye of God, is his last gift to man, and while you are finding fault with manifestations of spirit, that just your inner recesses are penetrated by these very men. They know the secrets of your hearts, and are now going to bring you up to judgment in a way you little think. Our advice is, have your lamps trimmed and burning for your day that is drawing nigh. Soon you shall live in your nakedness without even the fig-leaves of Eden to cover your crime.

We came not to send peace on earth, but a sword. The day of Pantheism is over; the day of hating all your sins into some poor "devil," is gone by. Individually! Individually! is the war cry, and you who are ashamed of that, look wide when the Christian Banker comes, for it will not seek behind a creed, nor constitution, nor charter, or inquire whether the truth is a lie. Its editor is both prophet, priest, and king, and has come to assert his Divine Prerogative, and he will not shrink from duty though John, his loved one, may deny him in the trial hour. But as Webster said to Hayne, he is his only great speech, "when the mariner gets lost in the fog, he must take observation and see to what point of the compass he is steering." So we must cast about and call up the subject from whence we departed, in search of the shoals and quicksands of falsehood and monopoly—"right"—"right!"

We heard a voice saying "that Orthodox Congregationalism was just the same as Catholic infallibility." We were all shocked produced in the mind of "Old Fogies." We, good pious congregationalists! We no better than these ignorant Catholics! Awful! Horror stricken they run to the Christian Banker for Spiritual light. Despite the rappings, the twilights, the turning of a bible, the revelations, the converse with spirit, the communication from loved ones in the spirit land, the robbing of death, victory over the grave—now understanding all this, they run to the Banker at the first approach of such an awful (!)

whispering, to get the divination. Well peep in, without twelve cent, or six per cent., but for the low price of two cents now, and nothing soon; peep in, and discern that all the catholics claim is, that they have attained a finality; or as our Mead County friend would say, "have attained a pebble-on—they are all right." They have a creed and form, and that creed and form is God-ordained. They have a Bible, and that Bible contains all that God ever did or ever will reveal; and all other and further revelations are counterfeit, as John Thompson would say "hogas." "That all spiritual manifestations of 1833, (though exactly what was foretold by Christ, and though in harmony with nature and God, and challenge investigation,) yet they are of the Devil—manifestations of bad spirits." The catholic has his bible, his sabbath, his church, his creed, his priest, his palm book and his prayer book, his salary, his pew, his bread and butter, his conformity to the world, his caste, his slaveholder, his slave, his manumission and his law, his landlord and his tenant, his God and his devil, his holy days and his devil days, his legal whoredom and his illegal whoredom, his man servant and maid servant, his fifteen hundred dollars a year for a priest, and his seventy-five cents a week for the man that does his labor.—This you will not deny to the catholic, and I will defy you to dissent from the purest congregational orthodox church in this city.

Congregational orthodox claims to be "right," and that is the base of its theology. Catholic infallibility claims to be "right," and this is the base of her infallibility. Which is right? Neither!

Bread! Bread! Good Bread!

Oh, how happy we are at the birth of any new improvement. How strange that the claim of "I man should follow Cain and still carry murder to the heart of his fellow! Y I who will deny that it is murder to make up bread if the human stomach, upon the principle of making the most money out of it." The leaven of the scribbles and phrasies has not improved by a single year. The Baks of this city, like the Bankers, have nearly won the air of the moral organs, manufacturing trash that would disgrace a hog pen.

It is an old reminder of a great slaveholder at the south, who as famous a history and who owned slaves, like Chicago Bakers, "no mak' money." This chattel-r of his brother, is just as good as the murderer of his kind; and I do not intend to make an abolition baker think because "distance lends enchantment to the view," that he is any better than the southern holder of his (very) brother. The man who makes bread to make money, is a murderer! This slaveholder fed his slaves a peck of corn a week, and a pint of salt a month. On this they did well; but the master wanted more than this. He heard of an improv ment(?) which was, that one-fourth cotton seed mixed with the corn, would do just as well for the slave, and save him from some of his corn fodder. The love of money made him to be further sight of the slave; and he mixed in one-fourth corn on a ed.—His soul, haunted by the blinding influence of money, sought out a w invention, made by some craven soul employed for adrepturers.

What now! any thing new? Yes, something not only new but hellish! A Patent "right," yes, a patent right must issue; and all hell go in a shout when Patent rights are granted under other name for chartered rights—and hell shouts again in the circles of monopolists, (for there are circles in hell as well as circles among spiritualists.) What is the model for this patent right? There it is, look at it! The right to put—half cotton seed where only a fourth was before, and make the man a beast, and then kill the beast!—Yes, a patent issue; and the slaveholder bays and now gets just as much out of the poor victim of the last, as before, without half the corn.—Still more blind, he sees nothing but good—the slaves do about as much work, and it costs only half as much to feed them. Another patent issue—some-fourth more reduction of life's vital principle, and the work is accomplished. Hark to the callous heart of that interested, gold-drenched slaveholder—"They did off like rotten sheep." Yes, there is a point beyond which Patent rights and chartered rights can not go—and we cry murder at this slaveholder, and murder it is! But the leaven of Chicago infallibility is the last patent of that southern who murdered them off a "rotten sheep." It is vastly unfit to est. It is made for MONEY, not for MAN.

We say to the Bakers, "Repent, for the kingdom Heaven is at hand." Be honest. Rotten bread is so bad a cotton seed, and you are killing off the people like "rotten sheep." Beware of the leaven of Chicago Bakers, as well as the 12 per cent. of Chicago Bankers. They all belong to the same church, and when the trumpet sounds, they will be found at the corner of Market and Randolph streets—or in other words, at the Little end of the Horn.

But, hope revives—J. L. CHILDS on Canal Street, near the United States Hotel, has sent as some bread that is nearly equal to that made by my wife at home. It is the best by far of the best family bread made by any other baker in this city; and that patent right, he has taken out, is the right to make it so much better a piece, and get it down to the lowest price that will pay expense. He and his brothers from New England—now, old Vermont forever—in the work themselves; and those who wish to get bread such as they have never begun to see in this city; by going to the shop of these "Children," will find bread enough and to spare, of the "trig" kind.

P. W. Gates.

Among the many worthy and energetic mechanics of Chicago, we in ink of none whose care and sacrifice gives us greater pleasure, than that of Philbert W. Gates. We have seen advertisements in our columns, and we write the real feelings of our soul. Gates we knew, when he wielded the hammer at the Sag. We knew him as Cunal Contractor, and watched his struggles in his first efforts here, with peculiar interest. We like him because he don't get above his business by making property. The Gates can be seen far along property. By his dress and appearance—by his naturing energy he shows the same genius now as ever. His invention of that cutter, was of more value to Chicago than all the gold of California.

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Rothschild, Van Buren, and Colonel Taylor.

Agreeable to previous notice we give biographical sketches of three of our greatest Bankers in Europe or on the American continent. We defy the world to produce their equals. True they differ somewhat in sphere, but that is owing to circumstances rather than real difference in talent. They have all filled a considerable sphere in the public mind, and are yet to perform a father part in the drama of life.

ROTHSCHILD.

Dear reader, if you could only see his picture. Slouched hat, knee breeches, and a billy as retent as the western wall of the State of Illinois. He stands by a pillar of the Royal Exchange, probably to maintain his p-zish-on, with his hands in his pockets, to denote where his feelings lie. His two prominent developments were acquiescence and expropriation. He traveled over Europe, not to collect manuscripts, nor gather antique gems, but to eat partridges, to partake of Yarmonth herring, and to wash down oysters from the Bay of Biscay, with wines from Spain and Burgundy. And as a natural consequence he became one of the *great* men in Europe. He lived so long as to grow a man could live, and his latitude was nearly equal to his longitude. Forty carriages followed him to his grave, but his biography leaves us in doubt whether they were all necessary to carry the body. They benighted him like sixty, and, if we may not pick a hand from the brow of his Wall Street initiator, we may say that, take him all in all, we ne'er shall look upon his like again—especially the corporation.

MARTIN VAN BUREN.

Martin Van Buren, the magician of Kinderhook, is the main subject of the sketch before you. He is a man of decided talents in his way. He is said to have been the author of the safety fund system in New York, and nothing further is known of his banking powers, except that he has provided largely for "number one." He is now living at Kinderhook, a name significant in the annals of history. He wrote his own epitaph, and wished no higher end, than to have "followed in the footsteps of his illustrious predecessor." Not so with our friend.

COL. F. D. TAYLOR.

He was born in the dark waters in the lower part of Egypt. His first physical manifestations were in the way of a "trade." In his early boyhood he discovered waxy powers, which rose from opius to jack-knives, and he always got the best of the bargain, or if he did not he made every one believe he did, by telling it over times enough to make assurance doubly sure. This trait of character has grown with his growth, and strengthened with his strength, until he now wakes himself believe he is your friend, while at the same moment he will smoothly knock out your underpinning to the tune of a few thousand. Ascending in the scale of "trade," our precocious youth soon became a trader in politics. The old folks soon thought there was nothing like "you die." Most of our best men's trades were illegal, and the issues were considered *hazard* and not the true spec's standard. This trait has come down with his body. He is very much of

a law-fearing man, and always wants everything baptized as soon as possible after birth, in the usually good of legislation. He don't care how many patches are upon his breeches charter, as he does to think the holes are all stopped. The Illinois River Bank he thinks perfectly safe, if he can only get the legislators to let it alone for this session. The Maconh County Bank, if his co-worker, Gurnee, (who was a better sadder than he is a banker) can get a patch put over that hole in the charter, without which it is more like a present right for a horse-shed, than a bank charter, why, all is safe. So Gurnee has now gone to Shakspeareburg, in order to get the Wolverines to amend the charter, and make what this clique have hitherto done, legal. This secured, and the "trade," by which they paid fourteen thousand dollars for the charter, they are satisfied is a good one—that is they are willing to part up a H. A. T., and make as even bet that they have obtained a po-zish-on. One of the clique says, "they have a goose younger than lays golden eggs," and if John the Stage manager will only take lay from the M. O. W., and Tucker up, she will probably hatch soon. Meantime, if the people can be made to think they rest in beds of down, and neither make a fuss, nor ask for feathers, it is probable this bubble will explode, and vanish as fast as the smoke has done time and again before. Excuse us, dear readers, for having wandered in the "trade," till we have nearly lost sight of our here. He made a "trade" of a few dry goods for the Michigan City affair—which one of these days will not only show the other branches of the State Bank, but our citizens, that its foundation is in the end. He made a "trade" and defrauded me out of the Illinois River Bank. His pretence was that "he was afraid that somebody would think he was interested, and then, if he broke, every body would say that he had made forty or fifty thousand out of it, and he would lose his—character?" (!)

So, in order to save his "character," he threatened that, if I would not sell, "he would publish to the world that he had been seeking to do with it, and that would injure me." So operating upon my fears—pretending great love and affection for me—he tells me that "he could possibly" sell to Gurnee. So he made a sale to Gurnee, of my interest, for \$40,000 (as he says), and then paid me over \$1,000, (fobbing the balance. The first act, then, after having "traded his character," was to loan himself and each of his friends \$10,000 apiece, at 3 per cent. interest; and then, after pretending to me that he was frightened at the extent of the circulation, he orders a large amount more of notes struck from the plate, gets his nephew, who was a most subtle tool of his, and not worth one dollar on earth, to sign them as "President," and a Mr. Allen, with not a cent of interest except a salary, as "Secretary." He then gave this nephew \$1200 a year to attend to the business of the Bank, at the same time being jointly interested with him in the mercantile business. This nephew has lately died, and his widow says our here has since p-poo-ed a trade to her, which I will not mention here. Unlike the Kinderhook magician, Col. Taylor is a man who is not satisfied with following in the footsteps of any body. He is regarded as a

ing among the Bankers. He is hated both the wiser—that stands behind the curtain—that makes the bets—done the bragging—plays the cards—and would stake equally upon the turn of a single throw—\$10,000—his best friend, or a woman's virtue. He it was that traded Brown out of the Maconh County Bank, where he was fabled to be wanted in plenary. He does not appear to be engaged in any business—but he is the manager, the financier for the whole of them, and makes use of the rest as mere automata upon his chess-board. His strength lies in the people's ignorance and the degrading selfishness of his tools. He will discount at the Michigan City Bank what is necessary to start the Maconh County Bank. When done, this paper will be paid by a discount of the Maconh Bank. So, the old woman who sold a quart of cider to her husband for a shilling, and then bought of him another quart for the same shilling back—first one drawing, and then the other—till they found, as the people will only get true intelligence, that there was nothing left for the cider—nothing left to pay the bill holder. Beware, then, first, of the Illinois River Bank—next, of the Maconh County Bank, then, the Michigan River Bank, and, lastly, of any other thing which they may galvanize abroad, to push up these sinking and fraudulent concerns. A corrupt tree cannot bring forth good fruit, and a more thoroughly corrupt set than the owners, wide-gallop, and managers of these clinics of banking, cannot be found. The people of Chicago will remember that our hero's "character" was like to be jeopardized by some wild-cat allusion a few years ago; and the way he conducted was shameful. He actually beat the Dutch in trying to raise *Cash* with Grand-paps Alfred. We thought of speaking of his biography—but we shall have to wait until some future number of the Banker. Meantime, if any facts of a public or private nature, that we look not for ammunition, or want for a "shot in the locker."

The Congregational Church—Tectarianism.

I went with my wife to the Congregational Church on the West Side, and proposed to join them. Leaving me for after consideration, they proceeded to examine my wife—and without any facts of a public or private nature, that we look not for ammunition, or want for a "shot in the locker."

It is material to them whether he has gone beyond, or whether he lagged. My wife was asked whether he received on the ground views of leaving the Presbytery Church ten years ago, and never being high it since. But when I came

